

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_ Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services \_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: \_\_48 Gramatan Avenue Mount Vernon, NY 10550\_\_\_\_\_  
 For the \_\_12\_\_ month period from \_\_January\_1, 2005\_\_ to \_\_December 31, 2005\_\_\_\_

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	399,040
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	169,350
<b>Total Income</b>	<b>568,390</b>
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	111,148
8. Management Fees	11,071
9. Money Delivery Charges	8,506
10. Bank Service Charges	13,870
11. Insurance & Protection	28,355
12. Interest Paid	36,031
13. Rent	31,206
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,157
16. Telephone and Telegraph	9,086
17. Taxes & License Fees	18,678
18. Contributions, Donations and Entertainment	none
19. Losses	9,267
20. Other Expenses	81,911
21. <b>Total Expenses</b>	<b>380,356</b>
22. <b>Net Profit (Line 4 greater than Line 21)</b>	<b>188,034</b>
23. <b>Net Loss (Line 21 greater than Line 4)</b>	

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	56,975	26,410,334	399,040
Limited Station(s)			
Totals	56,975	26,410,334	399,040

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	29,165
Utility Bill Fees	4,945
Lottery Fees	none
Money Transmission Fees	41,253
Metrocard Fees	411
EBT Fees	3,357
ATM Fees	1,140
Telephone Fees	5,615
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	2,163
Forgiveness of Debt, net	60,062
Miscellaneous Fees	757
Interest Income	19,530
Voice Stream Fees	113
Total (Must Agree with Schedule E - Line 4)	169,350

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: 274 East 198th Street Bronx, NY 10458  
 For the 12 month period from January 1, 2005 to December 31, 2005

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	155,442
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	145,013
<b>Total Income</b>	<b>300,455</b>
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	75,617
8. Management Fees	11,071
9. Money Delivery Charges	8,622
10. Bank Service Charges	13,870
11. Insurance & Protection	52,063
12. Interest Paid	36,031
13. Rent	15,750
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	4,402
17. Taxes & License Fees	16,267
18. Contributions, Donations and Entertainment	none
19. Losses	8,068
20. Other Expenses	80,034
21. <b>Total Expenses</b>	<b>343,094</b>
22. Net Profit (Line 4 greater than Line 21)	0
23. Net Loss (Line 21 greater than Line 4)	(42,639)

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	26,686	10,161,066	155,442
Limited Station(s)			
Totals	26,686	10,161,066	155,442

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	26,421
Utility Bill Fees	4,650
Lottery Fees	none
Money Transmission Fees	14,238
Metrocard Fees	411
EBT Fees	9,317
ATM Fees	1,140
Telephone Fees	4,250
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	3,364
Cashpoint Link Fees	34
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	145,013

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_ Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services \_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: \_\_\_\_\_ 242 South Fulton Avenue Mount Vernon, NY 10550 \_\_\_\_\_  
 For the \_\_\_\_\_ 12 \_\_\_\_\_ month period from \_\_\_\_\_ January 1, 2005 \_\_\_\_\_ to \_\_\_\_\_ December 31, 2005 \_\_\_\_\_

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	138,382
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	121,800
Total Income	260,182
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	73,298
8. Management Fees	11,071
9. Money Delivery Charges	8,506
10. Bank Service Charges	13,870
11. Insurance & Protection	18,411
12. Interest Paid	36,031
13. Rent	12,900
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	3,064
16. Telephone and Telegraph	6,485
17. Taxes & License Fees	15,177
18. Contributions, Donations and Entertainment	none
19. Losses	6,841
20. Other Expenses	72,836
21. Total Expenses	297,560
22. Net Profit (Line 4 greater than Line 21)	
23. Net Loss (Line 21 greater than Line 4)	(37,378)

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	22,152	9,093,370	138,382
Limited Station(s)			
Totals	22,152	9,093,370	138,382

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	10,340
Utility Bill Fees	1,281
Lottery Fees	none
Money Transmission Fees	23,269
Metrocard Fees	411
EBT Fees	2,130
ATM Fees	1,140
Telephone Fees	1,425
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	516
Forgiveness of Debt, net	60,062
Miscellaneous Fees	757
Interest Income	19,530
Voice Stream Fees	100
Total (Must Agree with Schedule E - Line 4)	121,800

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: 44 North Saw Mill River Road Elmsford, NY 10523  
 For the 12 month period from January 1, 2005 to December 31, 2005

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	263,723
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	110,493
Total Income	374,216
Expenses	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	73,134
8. Management Fees	11,071
9. Money Delivery Charges	7,768
10. Bank Service Charges	13,870
11. Insurance & Protection	18,079
12. Interest Paid	36,031
13. Rent	13,500
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	1,293
17. Taxes & License Fees	16,073
18. Contributions, Donations and Entertainment	none
19. Losses	10,450
20. Other Expenses	149,563
21. Total Expenses	372,131
22. Net Profit (Line 4 greater than Line 21)	2,085
23. Net Loss (Line 21 greater than Line 4)	



**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	27,144	18,816,855	263,723
Limited Station(s)			
Totals	27,144	18,816,855	263,723

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	8,514
Utility Bill Fees	1,097
Lottery Fees	none
Money Transmission Fees	16,335
Metrocard Fees	411
EBT Fees	none
ATM Fees	1,140
Telephone Fees	1,782
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	1
Cable Fees	24
Forgiveness of Debt, net	60,062
Miscellaneous Fees	757
Interest Income	19,530
Voice Stream Fees	1
Total (Must Agree with Schedule E - Line 4)	110,493



STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: 723 Burke Avenue Bronx, NY 10467  
 For the 12 month period from January 1, 2005 to December 31, 2005

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	122,949
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	158,747
<b>Total Income</b>	<b>281,696</b>
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	80,286
8. Management Fees	11,071
9. Money Delivery Charges	8,622
10. Bank Service Charges	13,870
11. Insurance & Protection	20,059
12. Interest Paid	36,031
13. Rent	18,556
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	4,388
17. Taxes & License Fees	21,660
18. Contributions, Donations and Entertainment	none
19. Losses	8,322
20. Other Expenses	76,776
<b>21. Total Expenses</b>	<b>320,940</b>
22. Net Profit (Line 4 greater than Line 21)	0
23. Net Loss (Line 21 greater than Line 4)	(39,244)

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	22,446	8,123,298	122,949
Limited Station(s)			
Totals	22,446	8,123,298	122,949

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	18,653
Utility Bill Fees	2,738
Lottery Fees	none
Money Transmission Fees	42,114
Metrocard Fees	411
EBT Fees	7,224
ATM Fees	1,140
Telephone Fees	3,193
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	2,048
Cashpoint Link Fees	38
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	158,747

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: 30-09 Astoria Blvd LIC, NY 11102

For the 12 month period from January 1, 2005 to December 31, 2005

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	46,562
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	102,199
<b>Total Income</b>	<b>148,761</b>
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	60,345
8. Management Fees	11,071
9. Money Delivery Charges	8,622
10. Bank Service Charges	13,870
11. Insurance & Protection	20,533
12. Interest Paid	36,031
13. Rent	38,896
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	4,696
17. Taxes & License Fees	14,573
18. Contributions, Donations and Entertainment	none
19. Losses	10,294
20. Other Expenses	80,382
<b>21. Total Expenses</b>	<b>320,612</b>
22. Net Profit (Line 4 greater than Line 21)	0
23. Net Loss (Line 21 greater than Line 4)	(171,851)

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	
Licensed Location(s)	6,461	2,990,386	46,562
Limited Station(s)			
Totals	6,461	2,990,386	46,562

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	6,494
Utility Bill Fees	1,974
Lottery Fees	none
Money Transmission Fees	8,178
Metrocard Fees	411
EBT Fees	508
ATM Fees	1,140
Telephone Fees	1,709
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	597
Cashpoint Link Fees	none
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	102,199

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: 343 Rockaway Turnpike, Lawrence, NY 11559  
 For the 12 month period from January 1, 2005 to December 31, 2005

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	181,616
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	
4. Other Income (E 3)	128,564
Total Income	310,180
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	144,765
8. Management Fees	11,071
9. Money Delivery Charges	8,643
10. Bank Service Charges	13,870
11. Insurance & Protection	24,735
12. Interest Paid	36,031
13. Rent	70,232
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	5,639
17. Taxes & License Fees	22,088
18. Contributions, Donations and Entertainment	none
19. Losses	10,064
20. Other Expenses	99,575
21. Total Expenses	468,012
22. Net Profit (Line 4 greater than Line 21)	0
23. Net Loss (Line 21 greater than Line 4)	(157,832)

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	30,164	12,116,226	181,616
Limited Station(s)			
Totals	30,164	12,116,226	181,616

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	15,866
Utility Bill Fees	1,151
Lottery Fees	none
Money Transmission Fees	25,637
Metrocard Fees	411
EBT Fees	none
ATM Fees	1,140
Telephone Fees	2,187
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	826
Cashpoint Link Fees	none
Miscellaneous Fees	757
Interest Income	19,530
Voice Stream Fees	158
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	128,564



STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_ Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services \_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: 302 Lenox Avenue New York, NY 10027 \_\_\_\_\_

For the \_\_\_\_ 12 \_\_\_\_ month period from \_\_\_\_ January \_\_\_\_ 1, 2005 \_\_\_\_ to \_\_\_\_ December \_\_\_\_ 31, 2005 \_\_\_\_\_

<b>Income</b>	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	311,699
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	196,240
<b>Total Income</b>	<b>507,939</b>
 <b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	80,137
8. Management Fees	11,071
9. Money Delivery Charges	8,622
10. Bank Service Charges	13,870
11. Insurance & Protection	31,481
12. Interest Paid	36,031
13. Rent	49,665
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	5,815
17. Taxes & License Fees	21,542
18. Contributions, Donations and Entertainment	none
19. Losses	9,765
20. Other Expenses	126,269
21. <b>Total Expenses</b>	<b>415,567</b>
22. <b>Net Profit (Line 4 greater than Line 21)</b>	<b>92,372</b>
23. <b>Net Loss (Line 21 greater than Line 4)</b>	



**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	43,298	16,974,586	311,699
Limited Station(s)			
Totals	43,298	16,974,586	311,699

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	65,415
Utility Bill Fees	3,860
Lottery Fees	none
Money Transmission Fees	22,072
Metrocard Fees	411
EBT Fees	17,202
ATM Fees	1,140
Telephone Fees	3,283
UACC Fees	1,541
Phone Card Fees	839
Parking Ticket Fees	1
Cable Fees	none
Cashpoint Link Fees	23
Miscellaneous Fees	757
Interest Income	19,530
Voice Stream Fees	104
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	196,240

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_ Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services \_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: \_\_\_\_\_ 544 East Fordham Road, Bronx NY \_\_\_\_\_

For the \_\_\_\_\_ 12 \_\_\_\_\_ month period from \_\_\_\_\_ January \_\_\_\_\_ 1, 2005 \_\_\_\_\_ to \_\_\_\_\_ December \_\_\_\_\_ 31, 2005 \_\_\_\_\_

<b>Income</b>	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	709,559
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	262,440
<b>Total Income</b>	<b>971,999</b>
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	250,358
8. Management Fees	11,071
9. Money Delivery Charges	7,873
10. Bank Service Charges	13,870
11. Insurance & Protection	18,826
12. Interest Paid	36,031
13. Rent	35,725
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,499
16. Telephone and Telegraph	8,627
17. Taxes & License Fees	34,742
18. Contributions, Donations and Entertainment	none
19. Losses	6,006
20. Other Expenses	143,397
21. <b>Total Expenses</b>	<b>588,095</b>
 22. Net Profit (Line 4 greater than Line 21)	 383,904
23. Net Loss (Line 21 greater than Line 4)	

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	103,292	51,324,257	709,559
Limited Station(s)			
Totals	103,292	51,324,257	709,559

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	47,374
Utility Bill Fees	4,415
Lottery Fees	none
Money Transmission Fees	114,137
Metrocard Fees	411
EBT Fees	6,795
ATM Fees	1,140
Telephone Fees	4,142
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	2,838
Cashpoint Link Fees	none
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	262,440

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services\_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: \_\_\_\_\_1740 1st Avenue, New York, NY\_\_\_\_\_  
 For the \_\_\_\_12\_\_\_\_ month period from \_\_\_\_January\_1, 2005\_\_to \_\_December\_31, 2005\_\_\_\_\_

<b>Income</b>	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	549,319
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	231,287
Total Income	780,606
 <b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	216,165
8. Management Fees	11,071
9. Money Delivery Charges	8,622
10. Bank Service Charges	13,870
11. Insurance & Protection	18,467
12. Interest Paid	36,031
13. Rent	82,624
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	8,321
17. Taxes & License Fees	31,093
18. Contributions, Donations and Entertainment	none
19. Losses	10,317
20. Other Expenses	129,489
21. Total Expenses	587,369
22. Net Profit (Line 4 greater than Line 21)	193,237
23. Net Loss (Line 21 greater than Line 4)	

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	77,564	36,527,375	549,319
Limited Station(s)			
Totals	77,564	36,527,375	549,319

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	47,978
Utility Bill Fees	4,495
Lottery Fees	none
Money Transmission Fees	86,358
Metrocard Fees	411
EBT Fees	2,403
ATM Fees	1,140
Telephone Fees	4,220
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	3,094
Cashpoint Link Fees	none
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	231,287

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_ Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services \_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: \_\_\_\_\_ 94 East 161st Street, New York, NY \_\_\_\_\_  
 For the \_\_\_\_\_ 12 \_\_\_\_\_ month period from \_\_\_\_\_ January \_\_\_\_\_ 1, 2005 \_\_\_\_\_ to \_\_\_\_\_ December \_\_\_\_\_ 31, 2005 \_\_\_\_\_

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	409,776
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	198,473
Total Income	608,249
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	111,274
8. Management Fees	11,071
9. Money Delivery Charges	8,633
10. Bank Service Charges	13,870
11. Insurance & Protection	20,147
12. Interest Paid	36,031
13. Rent	45,172
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	6,160
17. Taxes & License Fees	19,629
18. Contributions, Donations and Entertainment	none
19. Losses	7,641
20. Other Expenses	136,186
21. Total Expenses	437,113
22. Net Profit (Line 4 greater than Line 21)	171,136
23. Net Loss (Line 21 greater than Line 4)	

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	57,300	26,999,570	409,776
Limited Station(s)			
Totals	57,300	26,999,570	409,776

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1.b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	64,527
Utility Bill Fees	4,621
Lottery Fees	none
Money Transmission Fees	24,398
Metrocard Fees	411
EBT Fees	13,023
ATM Fees	1,140
Telephone Fees	4,935
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	4,230
Cashpoint Link Fees	none
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	198,473



STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_ Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services \_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: \_\_\_\_\_ 1801 University Avenue, New York, NY \_\_\_\_\_  
 For the \_\_\_\_\_ 12 \_\_\_\_\_ month period from \_\_\_\_\_ January \_\_\_\_\_ 1, 2005 \_\_\_\_\_ to \_\_\_\_\_ December \_\_\_\_\_ 31, 2005 \_\_\_\_\_

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	261,174
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	164,188
Total Income	425,362
<b>Expenses</b>	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	80,826
8. Management Fees	11,071
9. Money Delivery Charges	8,622
10. Bank Service Charges	13,870
11. Insurance & Protection	20,059
12. Interest Paid	36,031
13. Rent	21,329
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	5,803
17. Taxes & License Fees	16,502
18. Contributions, Donations and Entertainment	none
19. Losses	8,143
20. Other Expenses	154,423
21. Total Expenses	397,978
22. Net Profit (Line 4 greater than Line 21)	27,384
23. Net Loss (Line 21 greater than Line 4)	

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	44,935	17,164,154	261,174
Limited Station(s)			
Totals	44,935	17,164,154	261,174

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
none		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	31,250
Utility Bill Fees	4,124
Lottery Fees	none
Money Transmission Fees	17,196
Metrocard Fees	411
EBT Fees	20,905
ATM Fees	1,140
Telephone Fees	4,239
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	3,710
Cashpoint Link Fees	25
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	164,188

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: 52-41 Van Dam, New York, NY  
 For the 12 month period from January 1, 2005 to December 31, 2005

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	342,703
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	94,456
Total Income	437,159
Expenses	
5. Salaries - Officers	8,487
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	82,839
8. Management Fees	11,071
9. Money Delivery Charges	7,873
10. Bank Service Charges	13,870
11. Insurance & Protection	20,543
12. Interest Paid	36,031
13. Rent	23,720
14. Legal and Professional Fees	10,583
15. Advertising, Dues, etc.	2,229
16. Telephone and Telegraph	2,975
17. Taxes & License Fees	16,598
18. Contributions, Donations and Entertainment	none
19. Losses	7,954
20. Other Expenses	80,678
21. Total Expenses	325,451
22. Net Profit (Line 4 greater than Line 21)	111,708
23. Net Loss (Line 21 greater than Line 4)	

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	47,213	24,599,801	342,703
Limited Station(s)			
Totals	47,213	24,599,801	342,703

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	7,162
Utility Bill Fees	365
Lottery Fees	none
Money Transmission Fees	3,725
Metrocard Fees	411
EBT Fees	none
ATM Fees	1,140
Telephone Fees	323
Pay Net Fees	none
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	142
Cashpoint Link Fees	none
Miscellaneous Fees	757
Interest Income	19,530
Forgiveness of Debt, net	60,062
Total (Must Agree with Schedule E - Line 4)	94,456

STATE OF NEW YORK BANKING DEPARTMENT  
 LICENSED CASHERS OF CHECKS ANNUAL REPORT  
 YEAR ENDING December 31, 2005

Licensee \_\_\_\_\_ Prima Check Cashing Inc.\ dba: American Check Cashing & Financial Services \_\_\_\_\_

Schedule E  
**INCOME AND EXPENSE STATEMENT**

Location: \_\_\_\_\_ JFK New York, NY \_\_\_\_\_  
 For the \_\_\_\_\_ 12 \_\_\_\_\_ month period from \_\_\_\_\_ January 1, 2005 \_\_\_\_\_ to \_\_\_\_\_ December 31, 2005 \_\_\_\_\_

Income	Amount (Nearest Dollar)
1. Total Check Cashing Fees Collected Consumer (Schedule E 1 a)	106,512
2. Total Check Cashing Fees Collected Commercial (Schedule E 1 b)	none
3. EPFT Fees (E 2)	none
4. Other Income (E 3)	87,378
Total Income	193,890
<b>Expenses</b>	
5. Salaries - Officers	8,486
6. Salaries - Proprietors & Partners	none
7. Salaries - Employees	64,170
8. Management Fees	11,077
9. Money Delivery Charges	1,724
10. Bank Service Charges	13,863
11. Insurance & Protection	16,527
12. Interest Paid	36,032
13. Rent	23,853
14. Legal and Professional Fees	10,695
15. Advertising, Dues, etc.	2,819
16. Telephone and Telegraph	2,888
17. Taxes & License Fees	15,857
18. Contributions, Donations and Entertainment	none
19. Losses	7,177
20. Other Expenses	107,862
21. Total Expenses	323,030
22. Net Profit (Line 4 greater than Line 21)	0
23. Net Loss (Line 21 greater than Line 4)	(129,140)

**Schedule E 1 a - Check Cashing Fees Collected Consumer**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Licensed Location(s)	15,733	6,990,860	106,512
Limited Station(s)			
Totals	15,733	6,990,860	106,512

(Total Fees Collected Must agree with Schedule E 1 a - Line 1)

\* includes mobile units

**Schedule E 1 b - Check Cashing Fees Collected Commercial**

Facility	# of Checks Cashed	Dollar Amount	Fees Collected
Regular * Location(s)			
Limited Station(s)			
Totals	none	none	none

(Total Fees Collected Must agree with Schedule E 1 b - Line 2)

\* includes mobile units

**Schedule E 2 - EPFT Fees**

Number of Transactions	Dollar Amount	Fees Collected
		none

(Total Fees Collected Must agree with Schedule E - Line 3)

**Schedule E 3 - Other Income**

Description	Fees Collected
Money Order Fees	3,469
Utility Bill Fees	204
Lottery Fees	none
Money Transmission Fees	1,589
Metrocard Fees	404
EBT Fees	none
ATM Fees	1,136
Telephone Fees	none
Voice Stream Fees	3
Phone Card Fees	839
Parking Ticket Fees	none
Cable Fees	79
Cashpoint Link Fees	none
Miscellaneous Fees	755
Interest Income	18,834
Forgiveness of Debt, net	60,066
Total (Must Agree with Schedule E - Line 4)	87,378